
Welcome!

The webinar will begin shortly.

All participants will be muted during the presentation. **You can submit questions at any time by typing them into the questions area of the GoToWebinar panel.** We will address as many questions as time allows during the session. This session will be recorded and made available for review later this week.

Welcome!



Tina Boyd,
Navia General Counsel



Tim Danison,
Navia Chief Product Officer



Mellissa Chester,
Navia VP of Service
Excellence and COBRA

Raffle prizes!



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Speaker Water Bottle



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Agenda

- Outbreak period guidance and extensions for COBRA
- 100% COBRA Subsidies
- Open Q&A Session

COBRA Extensions

The new guidance extends the COBRA election period 1 year from the QBs original election deadline. The timeline below shows a QBs example of the new extension.



Scenario: National Emergency Ends May 1, 2021

COBRA premium payment deadlines are extended 60 days plus 45 days after the national emergency ends.



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American Rescue Plan Act



ARPA signed into effect on
March 11, 2021

DOL guidance and model
notices released on April 7, 2021

Assistance Eligible Individuals



Lookback period - a COBRA deadline that expired after the national emergency start date on March 1, 2020



- Must have qualifying event type of involuntary termination or reduction of hours
- Cannot have other care available
- Cannot be eligible for Medicare
- Must elect COBRA coverage

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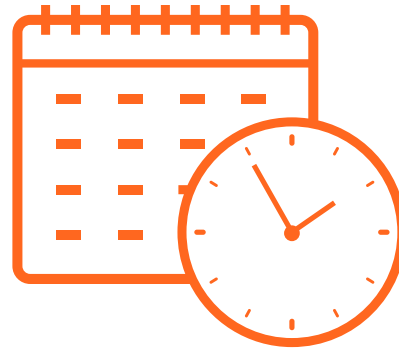


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Coverage Details

100%

Will cover 100% of premiums for all group health plans including medical, dental, vision.
FSA not covered



Applies to AEIs from
April 1, 2021 to
September 30, 2021

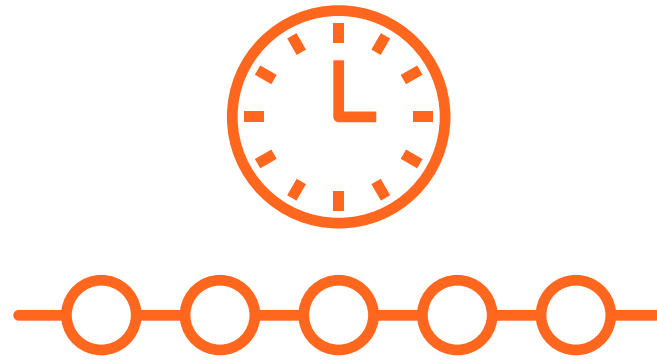


Dependents of AEIs
covered

Special Election Period



60 day election period



Will override the 1 year
timeline extension



A gap in coverage is
allowed

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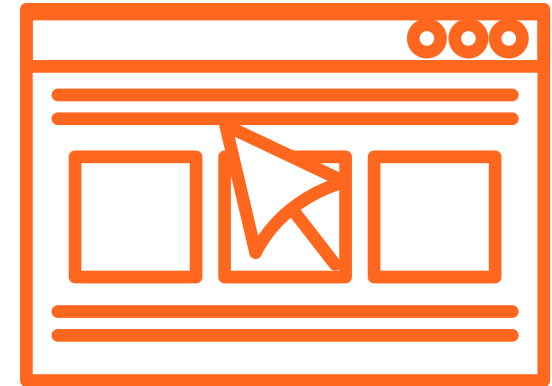
How the Money Works



Employer responsible for covering subsidy up front



Employer will file a credit against their quarterly Medicare payroll tax on form 941



New reporting released on COBRA portal soon to help employers submit this filing

Process Change



2% admin fee



Carrier remittance

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What to be aware of



Reporting correct event types on future events



Updating the qualifying events for past QBs



One time plan change option



Employer subsidy vs ARPA subsidy

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How We Are Supporting You



Timeline extensions
sent to QBs



Collecting event types



COBRA platform
enhancements coming
soon



Mail subsidy notices

COVID Resource Hub



New Home Page Navigation!



COVID-19 Resource Hub

<https://www.naviabenefits.com/employers/resources/covid19-benefit-resources/>

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Q&A

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